

Information to identify the case:

Debtor 1	Robert W Stokley	Social Security number or ITIN	xxx-xx-4311
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-23713-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert W Stokley

2/14/25

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Robert W Stokley
Debtor

Case No. 19-23713-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Feb 14, 2025

Form ID: 3180W

Total Noticed: 54

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2025:

Recip ID	Recipient Name and Address
db	#+ Robert W Stokley, 6 Derby Dr., Sewell, NJ 08080-2423
518352174	+ Attorney General, PO Box 080, Hughes Justice Complex, Trenton, NJ 08625-0080
518466938	+ Christopher M Hemrick, 100 Mulberry Street, 15th Floor, Newark NJ 07102-4056
518352180	Citibank NA, PO Box 6052, Sioux Falls, SD 57117-6052
518466099	+ Columbia Bank, 19-01 Route 208 North, Fair Lawn, NJ 07410-2824
518352183	+ Columbia Savings Bank, 19-01 Route 208 N, Fair Lawn, NJ 07410-2824
518875013	+ Denise Carlon Esquire, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
518352186	+ Diversified Consultant, 10550 Deerwood Park Blvd, Jacksonville, FL 32256-0596
518352187	+ Division of Taxation, PO Box 046, Trenton, NJ 08601-0046
518581570	+ Nicholas V. Rogers, Esq., Phelan Hallinan Diamond & Jones, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518352191	+ Nicole Stokley, 6 Derby Drive, Sewell, NJ 08080-2423
518352198	+ Schachter Portney, LLC, Attn: Kurt Kowalski, 3490 Route 1, Suite 6, Princeton, NJ 08540-5920
518352199	+ South Jersey Federal C, 1615 Hurffville Rd, Deptford, NJ 08096-6406
518352203	+ US Attorney's Office, 7th Floor, 970 Broad Street, Newark, NJ 07102-2527

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 14 2025 21:13:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 14 2025 21:13:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: PHINAMERI.COM	Feb 15 2025 01:29:00	ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
cr	+ EDI: BANKAMER2	Feb 15 2025 01:29:00	BANK OF AMERICA, N.A., Phelan Hallinan & Schmiege, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
518379445	+ EDI: PHINAMERI.COM	Feb 15 2025 01:29:00	ACAR Leasing LTD, d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
518441146	EDI: ATLASACQU	Feb 15 2025 01:29:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck NJ 07666
518419560	Email/PDF: bncnotices@becket-lee.com	Feb 14 2025 21:17:21	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

District/off: 0312-1

User: admin

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518352173	+ Email/PDF: bncnotices@becket-lee.com	Feb 14 2025 21:17:34	Amex, P.o. Box 981537, El Paso, TX 79998-1537
518445667	EDI: BANKAMER	Feb 15 2025 01:29:00	BANK OF AMERICA, N.A., Bank of America, PO BOX 31785, Tampa FL 33631-3785
518352175	+ EDI: BANKAMER	Feb 15 2025 01:29:00	Bankamerica, 4909 Savarese Circle, Tampa, FL 33634-2413
518352176	+ EDI: TSYS2	Feb 15 2025 01:29:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
518352177	+ EDI: CITICORP	Feb 15 2025 01:29:00	Best Buy Credit Services/cbna, P.O. Box 790441, St. Louis, MO 63179-0441
518365015	+ EDI: COMCASTCBLCENT	Feb 15 2025 01:29:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
518352178	+ Email/Text: bankruptcy@cavps.com	Feb 14 2025 21:13:00	Cavalry Portfolio Serv, Po Box 27288, Tempe, AZ 85285-7288
518397444	+ Email/Text: bankruptcy@cavps.com	Feb 14 2025 21:13:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
518352181	+ EDI: CITICORP	Feb 15 2025 01:29:00	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
518352182	+ Email/Text: mediamanagers@clientservices.com	Feb 14 2025 21:11:00	Client Services, 3451 Harry Truman Blvd, St Charles, MO 63301-9816
518352184	+ EDI: COMCASTCBLCENT	Feb 15 2025 01:29:00	Comcast Cable, One Comcast Center, Philadelphia, PA 19103-2899
518364822	EDI: DISCOVER	Feb 15 2025 01:29:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518352185	+ EDI: DISCOVER	Feb 15 2025 01:29:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
518352188	+ EDI: PHINAMERI.COM	Feb 15 2025 01:29:00	Gm Financial, Po Box 181145, Arlington, TX 76096-1145
518352189	EDI: CITICORP	Feb 15 2025 01:29:00	Home Depot Credit Services, PO Box 9001010, Louisville, KY 40290-1010
518352190	EDI: IRS.COM	Feb 15 2025 01:29:00	Internal Revenue Service, ATTN: Bankruptcy Department, P.O. Box 7346, Philadelphia, PA 19101-7346
518352179	EDI: JPMORGANCHASE	Feb 15 2025 01:29:00	Chase Card, Po Box 15369, Wilmington, DE 19850
518387556	+ Email/Text: RASEBN@raslg.com	Feb 14 2025 21:11:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518408348	Email/PDF: resurgentbknotifications@resurgent.com	Feb 14 2025 21:16:51	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520314850	+ Email/Text: mtgbk@shellpointmtg.com	Feb 14 2025 21:11:00	NewRez LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
520314851	+ Email/Text: mtgbk@shellpointmtg.com	Feb 14 2025 21:11:00	NewRez LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, NewRez LLC, d/b/a Shellpoint Mortgage Servicing 29603-0826
518467529	EDI: PRA.COM	Feb 15 2025 01:29:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
518456531	EDI: PRA.COM	Feb 15 2025 01:29:00	Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
518467412	EDI: PRA.COM	Feb 15 2025 01:29:00	Portfolio Recovery Associates, LLC, c/o Lowes,

District/off: 0312-1

User: admin

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518453628	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Feb 14 2025 21:11:00	POB 41067, Norfolk VA 23541 State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
518662134	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Feb 14 2025 21:12:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
518352200	+ EDI: SYNC	Feb 15 2025 01:29:00	Synco/lowes, Po Box 956005, Orlando, FL 32896-0001
518354945	^ MEBN	Feb 14 2025 20:45:55	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518352201	+ Email/Text: ClericalSupport@tenagliahunt.com	Feb 14 2025 21:12:00	Tenaglia & Hunt PA, 395 W. Pssaic Street Suite 205, Rochelle Park, NJ 07662-3016
518352202	^ MEBN	Feb 14 2025 20:45:31	US Attorney General, US Department of Justice, 950 Pennsylvania Avenue, Washington, DC 20530-0009
518398981	EDI: USBANKARS.COM	Feb 15 2025 01:29:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
518352204	EDI: USBANKARS.COM	Feb 15 2025 01:29:00	Us Bk Rms Cc, Po Box 108, Saint Louis, MO 63166
518460079	+ EDI: AIS.COM	Feb 15 2025 01:30:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 40

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Columbia Bank, 19-01 Route 208 North, Fair Lawn, NJ 07410-2824
518447095	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court., Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck NJ 07666
518616416	*	BANK OF AMERICA, N.A., Bank of America, PO BOX 31785, Tampa FL 33631-3785
518352192	*+	Nicole Stokley, 6 Derby Drive, Sewell, NJ 08080-2423
518352193	*+	Nicole Stokley, 6 Derby Drive, Sewell, NJ 08080-2423
518352194	*+	Nicole Stokley, 6 Derby Drive, Sewell, NJ 08080-2423
518352195	*+	Nicole Stokley, 6 Derby Drive, Sewell, NJ 08080-2423
518352196	*+	Nicole Stokley, 6 Derby Drive, Sewell, NJ 08080-2423
518352197	*+	Nicole Stokley, 6 Derby Drive, Sewell, NJ 08080-2423
518662135	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
518455649	##+	Morton & Craig LLC, 110 Marter Avenue, Suite 301, Moorestown, NJ 08057-3125

TOTAL: 0 Undeliverable, 10 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 16, 2025

Signature: /s/Gustava Winters

District/off: 0312-1

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	ecfmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Barbara J. Snively	on behalf of Debtor Robert W Stokley jjresq1@comcast.net
Christopher M. Hemrick	on behalf of Creditor Columbia Bank chemrick@walsh.law mvargas@walsh.law;sfalanga@walsh.law;cmaker@walsh.law
Denise E. Carlon	on behalf of Creditor Specialized Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC bk@stewartlegalgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John R. Morton, Jr.	on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing ecfmail@mortoncraig.com mortoncraigecef@gmail.com
Laura M. Egerman	on behalf of Creditor Newrez LLC d/b/a Shellpoint Mortgage Servicing laura.egerman@mccalla.com mccallaecf@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10